

Adult dental plans

For adults ages 19 and older, standalone dental plans can be purchased any time of the year, with or without a medical plan. Pediatric dental coverage is included in all Independence Blue Cross (Independence) medical plans.

Expect more from your dental plan

Independence offers two adult dental PPO plans: Adult Dental Preferred and Adult Dental Premier. Here are the comprehensive benefits you can expect from both plans:



A network that goes the distance

You get access to the national Concordia Advantage network, with 59,600 unique providers at more than 253,000 access points across the country.¹



2 OUT OF 3 dentists in the Independence service area are part of the Concordia Advantage network¹



Full coverage on most preventive and diagnostic services

Fully covered services include routine exams, cleanings, and X-rays — you pay \$0.*



Coverage for most basic and major services

There's no waiting period for preventive care and certain basic services like fillings and extractions. See the next page for more about coverage for major services.



Flexibility to see any dentist you want, nationally†

You have the option to see any dentist without a referral. Maximize your savings by using an in-network dentist.



Discounts above the national average

Our dental plans have discounts above the national average. And you can also get discounts on non-covered services with some in-network providers.



MORE THAN 50% in available discounts, compared to the national average of about 45%



Hassle-free service

97 percent of calls are resolved with one call.¹ 98 percent of claims are paid within 30 days.¹

* With an in-network provider.

† There's no need to get referrals to see specialists, and there are no claim forms to submit when you see an in-network dentist.

¹ United Concordia Dental Internal Research and Reports; July 2019.

Choose your adult dental plan

Adult Dental Preferred is the plan for you if you're looking for a plan that covers preventive services (like exams and cleanings) and basic services (like fillings and root canals).

Adult Dental Premier is the plan for you if you're looking to get the added protection of lower out-of-pocket costs and coverage for major services, such as crowns and dentures.

	Adult Dental Preferred		Adult Dental Premier ²	
In-network benefits	You pay		You pay	
Annual deductible	\$50 individual; \$150 family		\$50 individual; \$150 family	
Annual maximum benefit	\$1,000 per covered member		\$1,000 per covered member	
Start using these services right away	You pay		You pay	
Exams	Covered at 100%, no deductible, no waiting period	1 per 12 months	Covered at 100%, no deductible, no waiting period	1 per 6 months
Cleanings	Covered at 100%, no deductible, no waiting period	1 per 12 months	Covered at 100%, no deductible, no waiting period	1 per 6 months
Bitewing X-rays	Covered at 100%, no deductible, no waiting period	1 set per 24 months, ages 19 – 29; 1 set per 3 years, ages 30 and older	Covered at 100%, no deductible, no waiting period	1 set per 18 months
Full mouth X-rays	Covered at 100%, no deductible, no waiting period	1 per 5 years	Covered at 100%, no deductible, no waiting period	1 per 5 years
Fillings, extractions	50% after deductible	No waiting period	20% after deductible	No waiting period
You'll get these benefits after 12 months	You pay		You pay	
Root canals, periodontics, oral surgery	50% after deductible	12-month waiting period for new members	20% after deductible	12-month waiting period for new members
Crown and denture repair	50% after deductible	12-month waiting period for new members	20% after deductible	12-month waiting period for new members
Crowns and dentures	Not covered	N/A	50% after deductible	12-month waiting period for new members

Monthly premiums per member

Age	Adult Dental Preferred	Adult Dental Premier
19–25	\$17.55	\$31.42
26–39	\$18.65	\$33.38
40–49	\$21.94	\$39.27
50–63	\$25.78	\$46.14
64+	\$26.33	\$47.12

² With the Adult Dental Premier plan, the amount that the plan pays for these services is not deducted from the annual benefit maximum.



Next step: Apply!

There are several ways to enroll in an adult dental plan:

- Visit ibx.com/enrolldental.
- Call your broker or speak with one of our licensed sales agents at **844-762-2140 (TTY: 711)**.
- Stop by Independence LIVE on the 2nd floor of 1919 Market Street in Philadelphia for help from a licensed sales agent, Monday through Friday, 8 a.m. – 5 p.m.

Independence dental plans are administered by United Concordia Companies, Inc., an independent company.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.



Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich epes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシスタンスサービス (無料) をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih kojí' 1-800-275-2583.

Urdu:

توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: សូមមេត្តាចាប់អារម្មណ៍: ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.